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FILED 06 FEB 22 13:07 USDC OR

IN THE UNITED STATES DISTRICT COURT  
FOR THE DISTRICT OF OREGON

DANIEL SALGADO,

Case No. 06-3010-CO

Plaintiff,

v.

PAUL LAW OFFICES; and WELLS  
FARGO BANK, NATIONAL  
ASSOCIATION,

Defendants.

**JURY REQUESTED**

Complaint for Violations of Fair Debt  
Collection Practices Act and Fair Credit  
Reporting Act

**COMPLAINT AND DEMAND FOR JURY TRIAL**

**I. INTRODUCTION**

1. This is an action for actual damages, statutory damages, punitive damages, and attorney fees and costs brought by Plaintiff, Daniel Salgado, an individual consumer, against Defendants, Paul Law Offices and Wells Fargo Bank, National Association, for violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq* (herein "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices, and for violations of the Fair Credit Reporting Act, 15 U.S.C. § 1681 *et seq*. ("FCRA"), which prohibits furnishers of information from engaging in abusive, deceptive, and unfair practices.

## II. JURISDICTION

2. This Court has jurisdiction pursuant to the FDCPA, 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1337, and pursuant to the FCRA, 15 U.S.C. § 1681. Venue in this District is proper because Defendants conduct business in Oregon and the conduct complained of occurred within the District.

## III. PARTIES

3. Plaintiff is a natural person residing in Central Point, Oregon.

4. Defendant Paul Law Offices, (herein "Paul"), is an Utah law firm engaged in the business of collecting debts with its principal place of business located in Salt Lake City, Utah. The principal purpose of Defendant Paul is the collection of debts and Defendant Paul regularly attempts to collect debts alleged to be due another.

5. Defendant Paul is not licensed to do business in the state of Oregon, is not licensed to practice law in the state of Oregon and is not licensed to collect debts in the state of Oregon.

6. Defendant Paul is engaged in the collection of debts from consumers using the telephone. Defendant Paul regularly attempt to collect consumer debts alleged to be due to another. Defendant Paul is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6).

7. Defendant Wells Fargo Bank, National Association, (herein "Wells Fargo"), is a national bank chartered under the laws of the United States.

8. Plaintiff is a "consumer" as defined by the FDCPA, 15 U.S.C. § 1692a(3) and by the FCRA, § 1681 a(c).

## IV. FACTUAL ALLEGATIONS

9. Plaintiff has never had, nor currently owes a debt to Defendant Wells Fargo.

10. Plaintiff has informed Defendant Paul that he does not, nor did he ever have an account with Defendant Wells Fargo.

11. Plaintiff has informed Defendant Paul that the debt in question does not belong to him.

12. Defendant Paul willfully requested and received Plaintiff's Experian consumer credit report on November 9, 2004 knowing that Plaintiff did not owe Defendants any money. (Exhibit A.)

13. Defendant Paul has threatened to pursue legal action against Plaintiff if Plaintiff does not remedy the debt in question. (Exhibit B.)

#### V. CLAIM FOR RELIEF

##### **Claim One (FDCPA)**

14. Defendant Paul's action in continuing to attempt to collect the debt in question from Plaintiff after Plaintiff informed Defendant Paul that he does not have, nor has ever had an account with Defendant Wells Fargo is a violation of the FDCPA, 15 U.S.C. §§ 1692c, 1692d.

15. Defendant Paul's action has caused Plaintiff damages in the form of embarrassment, emotional distress, and attorney fees.

##### **Claim Two (FDCPA)**

16. Defendant Paul's action in threatening to pursue legal action against Plaintiff if Plaintiff does not remedy the debt in question is a violation of the FDCPA, 15 U.S.C. § 1692e.

17. Defendant Paul's action has caused Plaintiff damages in the form of embarrassment, emotional distress, and attorney fees.

##### **Claim Three (FCRA)**

18. Defendant Paul's action in requesting and viewing Plaintiff's Experian credit report is a willful violation of the FCRA, 15 U.S.C. § 1681q.

19. Defendant Paul's action has caused Plaintiff damages in the form of embarrassment, emotional distress, damaged credit scoring, and attorney fees.

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**Claim Four  
(FCRA)**

20. Defendant Wells Fargo is liable for the actions of Defendant Paul.
21. Wells Fargo's action in employing Paul who reviewed Plaintiff's Experian credit report is a violation of the FCRA, 15 U.S.C. § 1681q, Defendant Wells Fargo's action has caused Plaintiff damages in the form of embarrassment, emotional distress, damaged credit scoring, and attorney fees.

WHEREFORE, Plaintiff Daniel Salgado respectfully requests that judgment be entered against Defendants as follows:

- A. Declaratory Judgment that Defendant Paul's actions violated the FDCPA;
- B. Declaratory Judgment that Defendants' actions violated the FCRA;
- C. Actual Damages;
- D. Statutory Damages pursuant to 15 U.S.C. § 1692k in the amount of \$1,000.00;
- E. Statutory Damages pursuant to 15 U.S.C. § 1681n in the amount of \$1,000.00;
- F. Punitive Damages;
- G. Costs and reasonable attorney's fees pursuant to 15 U.S.C. § 1692k and 15 U.S.C. § 1681n; and
- H. For such other relief that the Court may deem just and proper.

DATED February 20, 2006



Keith D. Karnes OSB # 03352  
Attorney for Plaintiff

**DEMAND FOR JURY TRIAL**

Please take notice that Plaintiff requests a trial by jury in this matter.



Keith D. Karnes, OSB # 03352  
Attorney for Plaintiff


X Close

## Online Personal Credit Report from Experian for

Experian credit report prepared for

**DANIEL SALGADO**

Your report number is

**3476291915**

Report date:

**02/07/2006**

### Index:

- Accounts in good standing
- Requests for your credit history
- Personal information
- Important message from Experian
- Contact us
- Know your rights



Experian collects and organizes information about you and your credit history from public records, your creditors and other reliable sources. Experian makes your credit history available to your current and prospective creditors, employers and others as allowed by law, which can expedite your ability to obtain credit and can make offers of credit available to you. We do not grant or deny credit; the credit grantor makes that decision based on its own guidelines.

## Accounts in Good Standing

ba

### AMEX

Address: Account Number:  
PO BOX 297812 015998170013347942  
FT LAUDERDALE, FL 33329  
(800) 528-2122

Status: Paid,Closed/Never late.

Date Opened:	Type:	Credit Limit/Original Amount:
08/1989	Revolving	NA
Reported Since:	Terms:	High Balance:
11/2001	1 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
11/2001	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
11/2001	Individual	NA

Your statement:  
Account closed at consumer's request

### ASSOC FINANCIAL SVCS

Address: Account Number:  
259 E BARNETT RD STE J 2365895031....  
MEDFORD, OR 97501  
No phone number available

Status: Paid,Closed/Never late.

Date Opened:	Type:	Credit Limit/Original Amount:
09/1994	Mortgage	\$168,917
Reported Since:	Terms:	High Balance:
09/1994	60 Months	NA
Date of Status:	Monthly Payment:	Recent Balance:
05/1997	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
05/1997	Joint	NA

EXHIBIT A  
PAGE 1 OF 1

**BANK OF AMERICA**

Address: Account Number:  
PO BOX 1598 488860311989....  
NORFOLK, VA 23501  
(800) 444-8430

Status: Open/Never late.

Date Opened:	Type:	Credit Limit/Original Amount:
12/2004	Revolving	\$5,500
Reported Since:	Terms:	High Balance:
12/2004	NA	\$5,539
Date of Status:	Monthly Payment:	Recent Balance:
01/2006	\$108	\$5,123 as of 01/2006
Last Reported:	Responsibility:	Recent Payment:
01/2006	Individual	\$110

**Balance History:**

12/2005	\$5,175
11/2005	\$5,356
10/2005	\$5,344
09/2005	\$5,330
08/2005	\$5,188
07/2005	\$5,238
06/2005	\$5,288
05/2005	\$5,388
04/2005	\$5,499
03/2005	\$5,534
02/2005	\$5,490
01/2005	\$5,500
12/2004	\$0

Between Dec 2004 and Dec 2005, your credit limit/high balance was \$5,500

**CAP ONE BK**

Address: Account Number:  
PO BOX 85015 438864185089....  
RICHMOND, VA 23285  
(800) 903-3637

Status: Paid,Closed/Never late.

Date Opened:	Type:	Credit Limit/Original Amount:
01/2001	Revolving	NA
Reported Since:	Terms:	High Balance:
01/2001	NA	\$215
Date of Status:	Monthly Payment:	Recent Balance:
08/2002	\$0	NA
Last Reported:	Responsibility:	Recent Payment:
08/2002	Individual	NA

Your statement:  
Account closed at consumer's request

**A**  
**EXHIBIT**             
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**CBUSASEARS**

Address:  
PO BOX 6189  
SIOUX FALLS, SD 57117  
*No phone number available*  
Status: Open/Never late.

Account Number:  
504994800388....

Date Opened: 07/1973	Type: Revolving	Credit Limit/Original Amount: \$2,600
Reported Since: 05/1994	Terms: NA	High Balance: \$2,122
Date of Status: 01/2006	Monthly Payment: \$61	Recent Balance: \$1,967 as of 01/2006
Last Reported: 01/2006	Responsibility: Individual	Recent Payment: \$0

Balance History:

12/2005	\$1,956
11/2005	\$1,967
10/2005	\$2,060
09/2005	\$2,099
08/2005	\$1,780
07/2005	\$1,794
06/2005	\$1,190
05/2005	\$1,167
04/2005	\$1,173
03/2005	\$1,116
02/2005	\$1,252
01/2005	\$992
12/2004	\$949
11/2004	\$804
09/2004	\$611
08/2004	\$599
07/2004	\$589
06/2004	\$628
05/2004	\$303
04/2004	\$169
03/2004	\$352
02/2004	\$66

Between Jul 2004 and Dec 2005, your credit limit/high balance  
was \$2,600

Between Feb 2004 and Jun 2004, your credit limit/high balance  
was \$2,150

#### CHASE

Address:  
800 BROOKSEdge BLVD  
WESTERVILLE, OH 43081  
(800) 955-9900  
Status: Open/Never late.

Account Number:  
435787686006....

Date Opened: 05/2005	Type: Revolving	Credit Limit/Original Amount: \$8,000
Reported Since: 06/2005	Terms: NA	High Balance: \$7,776
Date of Status: 01/2006	Monthly Payment: \$144	Recent Balance: \$7,241 as of 01/2006
Last Reported: 01/2006	Responsibility: Individual	Recent Payment: \$147

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Balance History:  
12/2005 \$7,388  
11/2005 \$7,538  
10/2005 \$7,691  
09/2005 \$3,701  
08/2005 \$3,075  
07/2005 \$0  
06/2005 \$0

Between Jun 2005 and Dec 2005, your credit limit/high balance  
was \$8,000

**CHASE**

Address: 800 BROOKSEdge BLVD  
WESTERVILLE, OH 43081  
(800) 955-9900  
Status: Open/Never late.

Account Number:  
426684106630....

Date Opened: 10/2005	Type: Revolving	Credit Limit/Original Amount: \$8,000
Reported Since: 11/2005	Terms: NA	High Balance: \$6,980
Date of Status: 01/2006	Monthly Payment: \$139	Recent Balance: \$6,972 as of 01/2006
Last Reported: 01/2006	Responsibility: Individual	Recent Payment: \$94

Balance History:  
12/2005 \$4,710  
11/2005 \$4,771

Between Nov 2005 and Dec 2005, your credit limit/high balance  
was \$8,000

**CHASE**

Address: PO BOX 901008  
FORT WORTH, TX 76101  
(800) 800-5626  
Status: Paid,Closed/Never late.

Account Number:  
42925854....

Date Opened: 05/2005	Type: Revolving	Credit Limit/Original Amount: \$43,500
Reported Since: 05/2005	Terms: NA	High Balance: \$43,902
Date of Status: 12/2005	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 12/2005	Responsibility: Individual	Recent Payment: NA

Balance History:  
12/2005 \$0  
10/2005 \$43,902  
09/2005 \$43,877  
08/2005 \$43,380  
07/2005 \$43,366  
06/2005 \$40,808

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05/2005 \$33,154

Between Sep 2005 and Dec 2005, your credit limit/high balance was \$43,500

Between Jul 2005 and Aug 2005, your credit limit/high balance was \$42,977

Between Jun 2005 and Jun 2005, your credit limit/high balance was \$40,494

Between May 2005 and May 2005, your credit limit/high balance was \$33,000

**CHASE MANHATTAN MTGE**

Address: PO BOX 24696 Account Number: 139704....  
COLUMBUS, OH 43224  
(800) 314-5662

Status: Paid,Closed/Never late.

Date Opened: 04/2005	Type: <b>Mortgage</b>	Credit Limit/Original Amount: <b>\$172,500</b>
Reported Since: 07/2005	Terms: 30 Years	High Balance: NA
Date of Status: 11/2005	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 11/2005	Responsibility: Individual	Recent Payment: NA

**CHASE MANHATTAN MTGE**

Address: PO BOX 24696 Account Number: 139704....  
COLUMBUS, OH 43224  
(800) 314-5662

Status: Open/Never late.

Date Opened: 10/2005	Type: <b>Mortgage</b>	Credit Limit/Original Amount: <b>\$232,000</b>
Reported Since: 01/2006	Terms: 30 Years	High Balance: NA
Date of Status: 01/2006	Monthly Payment: \$1,063	Recent Balance: <b>\$231,926 as of 01/2006</b>
Last Reported: 01/2006	Responsibility: Individual	Recent Payment: \$1,063

**CHEVRON CREDIT BANK NA**

Address: PO BOX 5010 Account Number: 708005....  
CONCORD, CA 94524  
(800) 243-8766

Status: Closed/Never late.

Date Opened: 05/1990	Type: <b>Revolving</b>	Credit Limit/Original Amount: NA
Reported Since: 04/1994	Terms: NA	High Balance: \$936

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Date of Status: 05/1999	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 05/1999
Last Reported: 05/1999	Responsibility: Joint	Recent Payment: \$0

Your statement:  
Account closed at consumer's request

**CITIFINANCIAL**

Address:  
110 LINCOLN HWY  
FAIRLESS HILLS, PA 19030  
*No phone number available*  
Status: Paid,Closed/Never late.

Date Opened: 01/2002	Type: Installment	Credit Limit/Original Amount: \$2,079
Reported Since: 01/2002	Terms: 12 Months	High Balance: NA
Date of Status: 02/2002	Monthly Payment: \$0	Recent Balance: NA
Last Reported: 02/2002	Responsibility: Individual	Recent Payment: NA

**CITIFINANCIAL**

Address:  
110 LINCOLN HWY  
FAIRLESS HILLS, PA 19030  
*No phone number available*  
Status: Open/Never late.

Date Opened: 09/2005	Type: Installment	Credit Limit/Original Amount: \$9,568
Reported Since: 09/2005	Terms: 60 Months	High Balance: NA
Date of Status: 12/2005	Monthly Payment: \$267	Recent Balance: \$9,214 as of 12/2005
Last Reported: 12/2005	Responsibility: Individual	Recent Payment: \$300

**GOTTSCHALKS**

Address:  
PO BOX 28920  
FRESNO, CA 93729  
*No phone number available*  
Status: Inactive/Never late.

Date Opened: 02/1992	Type: Revolving	Credit Limit/Original Amount: NA
Reported Since: 04/1994	Terms: NA	High Balance: \$108
Date of Status: 04/1994	Monthly Payment: \$0	Recent Balance: \$0 /paid as of 04/1996

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Last Reported: 04/1996 Responsibility: Joint with JUDI E SOUZA Recent Payment: \$0

**T/EMPORIUM**

Address: PO BOX 5467 Account Number: 0704332....  
EUGENE, OR 97405  
*No phone number available*  
Status: Closed/Never late.

Date Opened: 09/1989	Type: Revolving	Credit Limit/Original Amount: \$3,000
Reported Since: 04/1994	Terms: NA	High Balance: \$907
Date of Status: 10/2000	Monthly Payment: \$0	Recent Balance: \$0 as of 05/2002
Last Reported: 05/2002	Responsibility: Joint with JUDI E SOUZA	Recent Payment: \$0

Your statement:  
Account closed at consumer's request

**Requests for Your Credit History**

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**Requests Viewed By Others**

We make your credit history available to your current and prospective creditors and employers as allowed by law. Personal data you may be made available to companies whose products and services may interest you.

The section below lists all who have requested in the recent past to review your credit history as a result of actions involving you, such as the completion of a credit application or the transfer of an account to a collection agency, application for insurance, mortgage, car loan, etc. Creditors may view these requests when evaluating your creditworthiness.

**FISERV CREDSTAR**

Address: 6350 LAUREL CANYON BLVD Date of Request: 01/11/2006  
NORTH HOLLYWOOD CA 91606  
*No phone number available*  
Comments:  
Real estate loan on behalf of QUICKEN LOANS INC. This inquiry is scheduled to continue on record until Feb 2008.

**1 SOURCE DATA/SECURED FU**

Address: 2335 CAMINO VIDA ROBLE Date of Request: 12/28/2005  
CARLSBAD CA 92011  
*No phone number available*  
Comments:  
Real estate loan . This inquiry is scheduled to continue on record until Jan 2008.

**CHASE**

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Address:  
6465 S GREENWOOD PLZ BLV  
CENTENNIAL CO 80111  
*No phone number available*  
Comments:  
Real estate loan . This inquiry is scheduled to continue on record until Jan 2008.

Date of Request:  
12/08/2005

## DISCOVER FINANCIAL SERVI

Address:  
2500 LAKE COOK RD # 2N  
RIVERWOODS IL 60015  
*No phone number available*  
Comments:  
Permissible purpose. This inquiry is scheduled to continue on record until Dec 2007.

Date of Request:  
11/10/2005

## CHASE

Address:  
194 WOOD AVE S  
ISELIN NJ 08830  
(800) 877-3115  
Comments:  
Real estate loan . This inquiry is scheduled to continue on record until Nov 2007.

Date of Request:  
10/13/2005

## CREDIT PLUS

Address:  
31550 WINTERPLACE PKWY  
SALISBURY MD 21804  
*No phone number available*  
Comments:  
Real estate loan on behalf of NEW DAY FINANCIAL LLC FG. This inquiry is scheduled to continue on record until Nov 2007.

Date of Request:  
10/13/2005

## FIRST USA,NA

Address:  
800 BROOKS EDGE BLVD  
WESTERVILLE OH 43081  
*No phone number available*  
Comments:  
Permissible purpose. This inquiry is scheduled to continue on record until Nov 2007.

Date of Request:  
10/12/2005

## CHASE

Address:  
194 WOOD AVE S  
ISELIN NJ 08830  
(800) 877-3115  
Comments:  
Real estate loan . This inquiry is scheduled to continue on record until Oct 2007.

Date of Request:  
09/08/2005

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## LANDSAFE CREDIT

Address:  
Date of Request:

1515 WALNUT GROVE AVE  
ROSEMEAD CA 91770  
*No phone number available*  
Comments:  
Real estate loan on behalf of BENCHMARK  
LENDING GROUP. This inquiry is  
scheduled to continue on record until Sep  
2007.

08/22/2005

### CHASE

Address:  
194 WOOD AVE S  
ISELIN NJ 08830  
(800) 877-3115  
Comments:  
Real estate loan. This inquiry is scheduled  
to continue on record until Apr 2007.

Date of Request:  
03/23/2005

### ADP/DOLLAR OLDS GMC

Address:  
325 S RIVERSIDE AVE  
MEDFORD OR 97501  
*No phone number available*  
Comments:  
Auto loan. This inquiry is scheduled to  
continue on record until Apr 2007.

Date of Request:  
03/17/2005

### ADP/DOLLAR OLDS GMC

Address:  
325 S RIVERSIDE AVE  
MEDFORD OR 97501  
*No phone number available*  
Comments:  
Auto loan. This inquiry is scheduled to  
continue on record until Apr 2007.

Date of Request:  
03/08/2005

### FIRST AMERICAN CREDCO

Address:  
12395 FIRST AMERICAN WAY  
POWAY CA 92064  
*No phone number available*  
Comments:  
Real estate loan on behalf of ACCREDITED  
HOME LENDERS-. This inquiry is scheduled  
to continue on record until Apr 2007.

Date of Request:  
03/08/2005

### EQUIFAX MORTG SERVICES

Address:  
6 CLEMENTON RD E STE A2  
GIBBSBORO NJ 08026  
*No phone number available*  
Comments:  
Conventional mortgage on behalf of ROGUE  
FEDERAL CREDIT U. This inquiry is  
scheduled to continue on record until Mar  
2007.

Date of Request:  
02/08/2005

### CREDCO

Address:

Date of Request:

EXHIBIT A  
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12395 FIRST AMERICAN WAY  
POWAY CA 92064  
*No phone number available*  
Comments:  
Real estate loan on behalf of LONG BEACH  
MORTGAGE. This inquiry is scheduled to  
continue on record until Feb 2007.

01/12/2005

### **FIRST AMERICAN CREDCO**

Address:  
1500 NW BETHANY BLVD STE  
BEAVERTON OR 97006  
*No phone number available*  
Comments:  
Real estate loan on behalf of WAMU -  
00875. This inquiry is scheduled to continue  
on record until Jan 2007.

Date of Request:  
12/29/2004

### **WASHINGTON MUTUAL MORTGA**

Address:  
188 106TH AVE NE STE 520  
BELLEVUE WA 98004  
*No phone number available*  
Comments:  
Permissible purpose. This inquiry is  
scheduled to continue on record until Jan  
2007.

Date of Request:  
12/29/2004

### **LANDAMERICA CREDIT SVCS**

Address:  
23622 CALABASAS RD STE 1  
CALABASAS CA 91302  
*No phone number available*  
Comments:  
Real estate loan . This inquiry is scheduled  
to continue on record until Dec 2006.

Date of Request:  
11/29/2004

### **PAUL LAW OFFICES**

Address:  
230 W 200 S STE 3301  
SALT LAKE CITY UT 84101  
*No phone number available*  
Comments:  
Collection purpose. This inquiry is scheduled  
to continue on record until Dec 2006.

Date of Request:  
11/09/2004

### **ADP/AIRPORT CHEVROLET**

Address:  
3001 BIDDLE RD  
MEDFORD OR 97504  
*No phone number available*  
Comments:  
Auto loan. This inquiry is scheduled to  
continue on record until Jul 2006.

Date of Request:  
06/01/2004

### **ROGUE FEDERAL CR UNION**

Address:  
1085 ROYAL CT  
MEDFORD OR 97504

Date of Request:  
06/01/2004

**EXHIBIT A**  
**PAGE 10 OF 17**

*No phone number available*

Comments:

Residential rental. This inquiry is scheduled to continue on record until Jul 2006.

### **WFS FINANCIAL**

Address:

23 PASTER

IRVINE CA 92618

*No phone number available*

Comments:

Permissible purpose. This inquiry is scheduled to continue on record until Jun 2006.

Date of Request:

05/31/2004

### **Requests Viewed Only By You**

The section below lists all who have a permissible purpose by law and have requested in the recent past to review your information. You may not have initiated these requests, so you may not recognize each source. We offer information about you to those who have a permissible purpose, for example, to:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian or other credit reporting agencies to process a report for you;
- your existing creditors to monitor your credit activity (date listed may reflect only the most recent request).

We report these requests **only to you** as a record of activities. We do **not** provide this information to other creditors who evaluate your creditworthiness.

### **EXPERIAN**

Address:

PO BOX 9600

ALLEN TX 75013

*No phone number available*

Date of Request:

02/06/2006

### **FAC/HM LOAN CNTR LENDING**

Address:

163 TECHNOLOGY DR

IRVINE CA 92618

*No phone number available*

Date of Request:

01/12/2006, 12/29/2005,

12/09/2005, 10/14/2005,

08/23/2005

### **WACHOVIA BBANK OF DE/FTU**

Address:

1525 W WT HARRIS BLVD

CHARLOTTE NC 28262

*No phone number available*

Date of Request:

12/29/2005

### **CHASE**

Address:

800 BROOKSEdge BLVD

WESTERVILLE OH 43081

*No phone number available*

Date of Request:

12/09/2005

### **SECURED FUNDING CORP**

Address:

18012 COWAN ST

IRVINE CA 92614

*No phone number available*

Date of Request:

12/09/2005

EXHIBIT A  
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**VIKING CREDIT CORPORATIO**

Address:  
2955 RED HILL AVE  
COSTA MESA CA 92626  
*No phone number available*

Date of Request:  
12/09/2005

**FAC/CREDITREPORT.COM**

Address:  
9040 TOPANGA CANYON BLVD  
CANOGA PARK CA 91304  
*No phone number available*

Date of Request:  
11/29/2005

**FAC/MIGHTY NET**

Address:  
12395 FIRST AMERICAN WAY  
POWAY CA 92064  
*No phone number available*

Date of Request:  
11/29/2005

**METROPOLITAN HOME MORTGA**

Address:  
4 PARK PLZ STE 800  
IRVINE CA 92614  
*No phone number available*

Date of Request:  
11/28/2005

**CHASE BANK**

Address:  
100 DUFFY AVE # 4H2  
HICKSVILLE NY 11801  
*No phone number available*

Date of Request:  
11/11/2005

**STEARNS LENDING INC**

Address:  
4 HUTTON CENTRE DR STE 5  
SANTA ANA CA 92707  
*No phone number available*

Date of Request:  
11/09/2005

**HOME LOAN FUNDING**

Address:  
2501 ALTON PKWY  
IRVINE CA 92606  
*No phone number available*

Date of Request:  
11/01/2005

**CHASE BANK**

Address:  
100 DUFFY AVE # 4H2  
HICKSVILLE NY 11801  
*No phone number available*

Date of Request:  
10/14/2005

**DISCOVER FINANCIAL SVCS**

Address:  
PO BOX 15157  
WILMINGTON DE 19886  
*No phone number available*

Date of Request:  
10/14/2005, 09/15/2005,  
08/17/2005, 08/12/2005,  
08/05/2005, 07/22/2005

**FIRST USA,NA**

Address:  
PO BOX 8650  
WILMINGTON DE 19899  
(800) 955-9900

Date of Request:  
09/22/2005

**CHASE BANK USA,NA**

Address:  
3415 VISION DR  
COLUMBUS OH 43219

Date of Request:  
08/23/2005

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(800) 848-9136

**FIRST USA,NA**

Address:  
PO BOX 8650  
WILMINGTON DE 19899  
(800) 955-9900

Date of Request:  
08/22/2005

**FHLMC FREDDIE MAC**

Address:  
8200 JOANS BRANCH DR  
MCLEAN VA 22102  
*No phone number available*

Date of Request:  
06/30/2005

**CITI**

Address:  
PO BOX 6000  
SIOUX FALLS SD 57117  
*No phone number available*

Date of Request:  
04/15/2005

**OCEAN BANK FSB**

Address:  
1 HOME LOAN PLZ  
WARWICK RI 02886  
*No phone number available*

Date of Request:  
03/11/2005

**INTERTHINX**

Address:  
5230 LAS VIRGENES RD STE  
CALABASAS CA 91302  
*No phone number available*  
Comments:  
On behalf of CENDANT MORTGAGE for 30

Date of Request:  
03/08/2005

**INTERTHINX**

Address:  
5230 LAS VIRGENES RD STE  
CALABASAS CA 91302  
*No phone number available*  
On behalf of CENDANT MORTGAGE for 30

Date of Request:  
03/08/2005

**CIC/EXPERIAN CREDIT RPT**

Address:  
PO BOX 19729  
IRVINE CA 92623  
*No phone number available*

Date of Request:  
03/05/2005

**MERCHANTS CR GUIDE CO**

Address:  
223 W JACKSON BLVD  
CHICAGO IL 60606  
*No phone number available*

Date of Request:  
02/25/2005, 02/24/2005,  
10/29/2004

**CAPITAL ONE BANK**

Address:  
4851 COX RD  
GLEN ALLEN VA 23060  
*No phone number available*

Date of Request:  
02/24/2005, 11/28/2004,  
06/23/2004

**CAPITAL ONE BANK**

Address:

Date of Request:  
06/23/2004

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No phone number available

### MUTUAL OF OMAHA INSURANCE

Address:  
MUTUAL OF OMAHA PLAZA  
OMAHA NE 68175  
No phone number available

Date of Request:  
06/03/2004

### CREDIT EXPERT

Address:  
PO BOX 19729  
IRVINE CA 92623  
No phone number available

Date of Request:  
05/21/2004

### EXPERIAN

Address:  
520 E MAIN ST  
CARNEGIE PA 15106  
No phone number available

Date of Request:  
11/06/2001

## Personal Information

ba

The following information is reported to us by you, your creditors and other sources. Each source may report your personal information differently, which may result in variations of your name, address, Social Security number, etc. As part of our fraud-prevention notice with additional information may appear. As a security precaution, the Social Security number that you used to obtain is not displayed. The Geographical Code shown with each address identifies the state, county, census tract, block group and Metropolitan Statistical Area associated with each address.

Names:  
DANIEL P SALGADO  
DANIEL SALGADO  
DANIEL P SALGODO  
DAN DESOURA  
DANIEL SALGADO Sr.  
DANIEL P SALGADO Sr.  
DANIEL DESOURA Sr.  
DANIEL P DESOURA Sr.  
DANIEL SOUSA

Date of birth:  
07/23/1945

Spouse's First Name:  
DEBORAH

Employers:  
SBC ENGINEERING  
SALGATO ENTERPRISES  
SELF

Address: 683 FARNSWORTH DR  
CENTRAL POINT, OR 97502-1977  
Type of Residence: Single family  
Geographical Code: 0-90020-29-4890

Address: PO BOX 3633  
CENTRAL POINT, OR 97502-0025  
Type of Residence: Post office box  
Geographical Code: 0-100010-29-

Address: 693 FARNSWORTH DR  
CENTRAL POINT, OR 97502-1977  
Type of Residence: Single family  
Geographical Code: 0-90020-29-4890

Address: 109 VINCENT AVE  
CENTRAL POINT, OR 97502-1572  
Type of Residence: Single family  
Geographical Code: 0-90020-29-

## Important Message From Experian

ba

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e., "Cancer Center") that reports your payment history to us. If so, those names display in your report, but in reports to others they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

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## Contacting Us

ba

NCAC  
P.O. Box 9556  
Allen, TX 75013  
800 493 1058  
M - F 9am - 5pm in your time zone.

## Know your rights

ba

### FCRA Rights

Para informacion en espanol, visite [www.ftc.gov/credit](http://www.ftc.gov/credit) o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

#### A Summary of Your Rights under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of the major rights under the FCRA. For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from a nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA restricts those with a valid need for access.

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- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureau 1 888 5OPTOUT (1 888 567 8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reporting information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.ftc.gov/credit](http://www.ftc.gov/credit).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. Federal enforcers are:**

Type of Business:	Contact:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 1 877 382 4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 1 800 613 6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 1 202 452 3693
Savings associations and federally chartered savings banks (word "Federal" or initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 1 800 842 6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 1 703 519 4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2638 1 877 275 3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington, DC 20590 1 202 366 1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 1 202 720 7051

## States Rights

Notification of rights for California consumers  
 California notice of your rights to request and obtain your credit score  
 Notification of rights for Colorado consumers  
 Notification of rights for Connecticut consumers  
 Notification of rights for Maryland consumers  
 Notification of rights for Massachusetts consumers

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Notification of rights for Nevada consumers  
Notification of rights for North Carolina consumers  
Notification of rights for Texas consumers  
Notification of rights for Vermont consumers  
Notification of rights for Washington consumers

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Paul Law Offices

A Professional Limited Liability Company  
Attorneys at Law

PO Box 3536  
Salt Lake City, Utah 84110  
Telephone: (801) 466-2130  
Facsimile: (801) 466-2059  
Toll Free: 1-866-507-5050

August 1, 2005

SOUSA, DANIEL  
683 FARNSWORTH DR  
CENTRAL POINT OR 97502

RE: WELLS FARGO  
ACCT#: 5282313171350650  
CASE#: 152136-C14

Daniel Sousa,

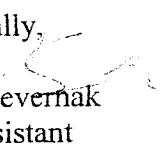
We have made several attempts to voluntarily resolve your obligation with this firm to no avail. This office is reviewing your account for legal action. If appropriate, we will proceed against you. If a court awards us a judgment against you there will be an additional assessment of costs and attorney fees, and post-judgment remedies may be taken.

Due to lack of resolution on your part we assessed your property at 683 FARNSWORTH DR CENTRAL POINT OR 97502. We confirmed this through the County Assessors Office.

Your loan is currently \$18,056.87 (with interest).

We have investigated your account and our assessment is complete. If you do not respond within (7) days from the date of this letter, we will proceed accordingly. Your action will govern ours.

Respectfully,

  
Quintin Severnack  
Legal Assistant  
PAUL LAW OFFICES, LLC

*This is an attempt to collect a debt voluntarily and any information obtained will be used for that purpose.*

EXHIBIT B  
PAGE 1 OF 2

**PAUL LAW OFFICES, PLLC**

230 West 200 South #3301

PO Box 3536

Salt Lake City, UT 84110

Telephone 801-466-2130

Fax 801-466-2059

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December 5, 2005

Re: WELLS FARGO  
Acct #: 5282313171350650  
Case File 152136  
Obligation Amount: \$18,390.65  
Interest Accrued: \$8,721.49

Daniel Sousa  
683 FARNSWORTH DR  
CENTRAL POINT OR 97502

Daniel Sousa,

We have made attempts to voluntarily resolve your obligation with this firm to no avail. This office is reviewing your account for legal action, and if appropriate, we will proceed against you. If the court awards us judgment against you, there will be additional costs assessed to you, such as attorney and court costs. Post-judgment remedies may be taken.

Due to the lack of response, we have initiated an investigation of assets, property, bank account, vehicle and/or employment. This satisfies our internal requirements for pre litigation. A decision is being rendered at this time based on the information obtained.

We are willing to accept a settlement, in full, for the amount of \$6000.00. The settlement amount must be paid no later than December 15, 2005, by means of check-by-phone, certified funds, credit card or Western Union.

We must have a response within 10 days of the date on this letter. Understand we are prepared to make a decision on this matter in the absence of your response. However, we would like you to be a part of the decision making process, your actions will govern ours.

Regards,



Karrie Eubank  
Paul Law Offices  
pl/as

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**